



A Brief Study on Quranic Point of View Regarding Material Resources & Wealth

Tariq Mahmood Khan

Department of Islamic Studies, Bahauddin Zakariya University, Multan, Pakistan
tmniazi2002@gmail.com

Abstract. This paper investigates the key role of wealth & material resources. In this, the Quranic point of view regarding mundane matters and wealth is also discussed with themes of the text of the Holy Quran. No doubt, the importance of material resources is crucial in worldly life but if these are earned under Islamic norms and commandments. Therefore, the combination of material resources and spiritual resources guides men to work hard for the development of mundane lives and adopt Islamic commandments for the promotion of spiritual aspects of lives. In this article, the classification of material resources is also presented for handling variant techniques for these resources. The commandments of the Holy Quran guide mankind to earn resources in spending for the survival of personal life, for the survival of independents, for relatives and for the cause of Allah's pleasure. And earning of these material resources should not be for collection only in this world because in doing so, a man should know about his death and he will have to leave to all these resources in this world for others, but he will have to give an answer about the earning of these resources. In nutshell, it may be stated, that in earning wealth, permitted ways must be considered and these must be spent in legal ways to get Allah's pleasure. The attainment of Allah's pleasure must be considered in performing all worldly matters also because this thing will provide happiness in both worlds (in mundane and the hereafter life).

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1. Introduction:

This is a fact that material resources are important for men and women. Without material resources; life is not easy to spend therefore crucial combination between the spiritual and material resources for men. The famous proverb also testifies that the honor of the mundane life is with wealth while the honor of the hereafter is with deeds of kinds. Besides the importance of wealth and material resources, spiritual aspect cannot be neglected, because the life of a Muslim is a combination of material and spiritual aspects.

The Quran deals with many themes but one overarching theme stands out: the relationship of God to human beings. All other themes revolve around this central theme (Saeed, 2006). As the relationship of man will be stronger with his creator. This relationship will create a sense of service for mankind that is the main objective of this ummah.

Besides the Quran, all the books which are presented in the world whether these are diving books, in its teachings and commandments are limited to nations or confined to special conditions of the time. These types of books are not the source of guidance and these books cannot able to guide the humanity of every period.

(Madoodi, 2013). But Holy Quran has superiority in the sense its teachings are not confined for a specific era or for specific kind of people due to vastness and great scope that may be observed in its words as well as in the meanings also. Due to this, it is valid for all times of the world for mankind.

1.1. Satan as Symbol of Evil:

The Quranic symbol of disobedience to God is Satan, the archetype of which is also known by the proper name Iblis. Iblis is a creature described in the Quran as Jinn in origin but who somehow came to be associated with angels. Iblis was condemned for rebelling against God but also given a temporary reprieve (stay of execution) until the Day of Judgment, at which time he and those who follow his misguidance will be punished for their rebellion. Thus, in the Quran, the forces of good are represented by God and the forces of evil by Satan (Saeed, 2006).

The Quran makes it clear that historical changes do not occur suddenly. There is a slow accumulation of causes which results in a big change only after a considerable lap of time. In the Quranic terminology, the divine day consists of one thousand years as human

beings count them which is another way of saying that God's scale of computation and measurement is different from that of man (Siddiqui, 1993). Due to differences in counting year between man and the divine, the man is also told in Surah Al-Asr, that he is in loss because of his small number years' life.

However, the Quran has made it clear that God does not destroy any nation without giving it an opportunity to learn from its past mistakes and to reform itself. It is only when the people fail to avail themselves of this opportunity and sink in the self-complacency and moral turpitude that God inflicts the final punishment on them which proves fatal to their national existence (Siddiqui, 1993). Those nations learn from past events and incidents, these can improve their standards in life.

No doubt, for earning material resources and performing spiritual acts, peace and calmness are necessary. Therefore, noise and pollution are disliked by every sensible person. Therefore, in the Holy Quran, from the worst voice, the voice of donkey is mentioned.

There are many verses of the Quran which suggest diverse kinds of sounds, varying from ordinary human sounds to the sound of lightning and above it to ultrasonic sound, the sound of the Jinn, the sound of Revelation from God and even the sound of the dead under chastisement, which is heard by all animals except man (Rahman, 1981). Anyhow, this is useful for men that if they heard also, their fear does not remove from their imaginations. And in this way, their attitudes about life may not remain normal in mundane life.

1.2. Commandments of Holy Quran and Hadith

Allah says in Sura Al-Muminoon 23 in verse 8, "Who faithfully observe their trusts and covenants are successful" (Al-Quran, Al-Muminoon: 8). This, Allah, presents surety for the trustful person as a successful person. In life, it is observed that trustful persons are liked by everyone and similarly in the business, it is a valuable trait.

The prophet S.A.W has linked the Belief with honesty and trust. He said, "One who is dishonest does not believe and the one, who is dishonest does not believe and the one who breaks his promise, has no religion" (Al-Hadith Shareef Baiheqi Narrated from Ans, R.A). Therefore, fulfilling the promise is the kind of belief. While persons who fulfill their promises, they are always trusted, and their business will be increased. (Anas RA, Baihaqi)

Thus, a person, by breaching the trust and promise shows disregard to his Belief. In another hadith, the prophet SAW has said, "there are four manifests (departments) of hypocrisy: telling lies, breaching trust, breaking the promise, and using abusive language in disputes". (Abdullah bin Ahmad bin al-Aas, agreed upon) (Al-Hadith Shareef Baiheqi Narrated from Ans, R.A). This is the fact that everyone likes good manners

and good behavior in normal matters also while in business matters these are crucial for the promotion of business and for increasing the profit, it is necessary for the persons also. While hypocrite and liar persons are always disliked and discouraged even in normal conditions and in business matters that will bear all these types of negative traits where everyone is free from others' compulsions.

The Quran warns Muslims not to seek wealth through immoral means, such as through deceit (e.g., 4:29), bribery (2:188), usury (2:275-76) and the misappropriation of wealth held in trust (4:58), for example, the property of orphans (4:6). Moreover, several other prescriptions in Islam may be related to honest dealing in property acquisition. For example, the strong condemnation of gambling is coupled with a rebuke against the consumption of alcoholic beverages in the Quran (2:219). The connection between gambling and obtaining or losing property is obvious, but the connection with intoxicants is not so straight forward, certainly, consumption of alcohol may be condemned for other reasons as well (Ahmad, 2003). As concerned Holy verses, the prohibition of gambling and antioxidants, these are mentioned that some profits are also with some losses. But greater losses, have been prohibited for the benefits of men.

1.3. Disruptions of Abundant Wealth:

Mostly abundant wealth takes disruptions; these are such problems due to which temperament and attitudes changed. Therefore, in the Holy Quran & Hadith, the struggle to attaining abundant wealth is condemned. Anyhow, those prefer this worldly life on hereafter life, due to their worldly preference, they have been stated about the punishment of hell. Anyhow, in case of a high level of piety status that a pious person can eschew from the disruption of abundant wealth becomes the source of attaining virtues. And in this situation that noble person spends his wealth in religious matters and charity. Then this abundant wealth because of spending on wealth in welfare matters (Hashmi, 2002). By the theme of the Holy Quran, Almighty Allah sometimes examines mankind by giving resources and sometimes he examines by taking back resources because He has only one authority to do all things.

2. Scales & Measurements:

The Muslims devoted much attention to the development of the scales as a scientific instrument of measuring the weights of various things, especially the specific weights. They received a tremendous stimulus for this scientific study from the Quran, which lays great stress on the accuracy of weights and measures (al-Mizan) "Give full measure and full weight and Justice". (6:152) these are mentioned and discussed in Madyaat ki daldal aor bachoon ki tadabeer (Bhutto, 2017). These



types of measures create justice for consumers and remove the deception among inhabitants of countries that are the main theme of all divine books and all messengers of God. But unfortunately, in the developed era still, we are lacking holding this divine guided quality in the world.

It is commanded in Holy Quran that all things are not equal as commanded in these words: "Say, the pure and dirty Halal& Haram/Permitted & Prohibited is not equal" (Al-Quran, Al-Maidah: 100). All things are not equal in the same. In the prohibition of things, logic is stated that these are harmful, or its disadvantage is greater than advantages. And permitted things are declared because of its usefulness for a human being.

In another verse, Allah has commanded to avoid spendthrift behavior. As, it is commanded in these words: "And you do not extravagance & spend thrift, verily, He does not like who are spendthrift in spending." (Al-Quran: Al-Anam:14). In the present world, still many economists consider that the extravagant behavior of consumers creates a problem for their own earning money and in-demand purpose, it creates a problem to meet.

In another verse, it is commanded to adopt moderate behavior in eating habits. As it is commanded in these words:

"Eat and drink and do not adopt spendthrift behavior". (Al-Quran, Al-A'araf:31). Eating more disorders our physical system and increasing demand increase the prices of goods. Therefore, it is a famous proverb that we should eat for the survival of life, not live for eating of goods only. This means a man should know the purpose of their creation and tries to fulfill divine commandments.

While in other words, it is commanded to supervise the property and wealth of the weak people. As it is commanded as:

"And you do not hve wealth that is foolish and not mature and Allah made your supervisor. (For them)" (Al-Quran, Al-Nisa:5.) Allah's commandment provides guidelines that the wealth and property must be protected by using their skills and powers so that no one could eat wrongfully the wealth of weak people.

Islam has given that commandment to avoid different prohibitions. From these, the one cause to avoid these things is that these are dangerous for human health. Islam has made prohibited every type of such thing as are dirty, poisonous and harmful for human health or such things which are dangerous for human health (Rahim, 2016). This clearly denotes that when someone will use prohibited things, this means that he ignores Islamic commandment and the loss will be assured to the person who is using prohibited things.

It is necessary to make better to this world that man should gain the material resources. In material resources, gaining wealth is not much necessary because,

with this resource, he will be able to get a house, shop, and property. And after gaining these things, prosperous in his life will come. This wealth will become the source of respect and popularity then he will be able to collect friends and relatives due to these things. (Mubark, 2007). The bitter fact of the world is that persons in the world attach themselves who are wealthy and prosperousness. And even the relatives also try to avoid maintain linkages with poor relatives due to their poverty thinking itself that they will borrow money or other things in case of trial and miserliness.

In the present world, economists also opine that the circulation of wealth and equal distribution of wealth are for the betterment of the members of societies, while this rule was given to humanity since 1400 years ago practically in Islamic teachings. But even the Muslims are not acting upon these norms besides they know about its benefits are for the short term and for the long term for the whole society. In apparently, by giving poor dues, it seems that wealth will decrease, and these types of thoughts are circulated by devils (Satan) who is the vivid enemy of mankind.

Another principle likely to affect the use of wealth is its sphere of circulation. Islam wants wider circulation of wealth so that it is spread out in the community and not confined to a small group of people, the laws of inheritance and charity partially assist in widening the area of circulation of wealth but still there is a likelihood of concentration of such resources (Rahman, 1981). This is a reality that in Muslim countries, there are many people who not give right of inheritance to daughters. In some cases, it is considered that daughters are given dowry in marriage; therefore, these have been given the right of inheritance in the shape of purchased things equal amount in dowry. But this logic may be valid only for their own satisfaction, but this is not sufficient in case of their right of inheritance for abolishing. No doubt, in marriage, it is a common phenomenon, that those daughters or brides are more respected in the family of their husbands due to the great number of dowry costly items.

As concerned the status of wealth by some person, some tell that man should not do struggle for the earning of wealth because everyone will gain his due share in his life. But about this concept and in the application, it may be said that the example of rightly guided followers of the Holy Prophet (P.B.U.H.) did actions for attaining material resources also. If material resources were ignored, then they did not do struggle for worldly life and they do not adopt different professions for earning a livelihood. But all they did possible struggles for earning their livelihood and in the battlefield, they went to do struggle with their full strength rather than only doing prayers in the situation when the angel Gabriel also came to the prophet (P.B.U.H.) at the incident of Taif valley when they (people) threw stones on the Holy Prophet.

This means material resources should be used for normal and the time trial also.

While wealth is not evil (although unjust profit is an abominable sin), the social welfare system established in Islam which mandates government protection of the rights and needs of the underprivileged, together with tax system provides a fundamental framework of redistribution of wealth and guarantees social equity (Tareq & Ismaeel, 1985). This may be stated that earning wealth is not condemned if this is done in a proper way and legal way. And the traded items must not be prohibited because the trade of prohibited items is also prohibited by shariah.

The dealing behavior has so much impression. All Indonesia and Malaysia became Muslim due noble and pure, dealing and behavior of Muslim traders and preachers. They sought that Muslim traders adopt an honest way that was their new experience (Nadvi, N/M). In the present world, some Muslim traders are not adopting fair techniques of Islamic teachings. Therefore, they are becoming famous rather than notorious in business activities. And in this way, business is also being disturbed.

One buyer buys some things from a Muslim seller. That seller tries to search the buyer then he informed the buyer about the defects of purchased goods and returned some money to the buyer. History tells that single armed men did not come here but all these countries became Muslims (Nadvi, N/M). This states in different countries of the world Islam spread due to Muslim traders and their good attitudes. In the present world, the situation has become changed than ever because Muslims are not performing their duties according to the norms of Islam.

Trade based on free will is the main basis of transaction, exploitation, fraud, deceit, and usury are forbidden. Interest is forbidden because the incentive for it has always been the desire to accumulate money and make more and more of it and secure its rates and profits at the expense of those who urgently need the money and at the expense of the interests of society. The Holy Quran relates the story of those people who had the capital and considered usury as the basis of a transaction and liked sunning and it compares this to a devilish transaction, devilish action. And there is a Holy verse for this which compares them to the devil (Ali, 1982). In the present situation, if it has been analyzed the economic situation of developing countries, in these countries, all types of fraud and deception techniques are being applied to increase their profits and to deceive the consumers. In this, some multinational companies are using advanced media techniques only to increase their profits and for this purpose, beautiful model girls are also being used. These types may be suitable for non-Muslim countries but for the countries that are Muslims by faith and religion, this may not be allowed at government level for

the public because this is against the spirit of Islam as well as against the norms of Islamic business and against the esteem of women also.

2.1. Swearing

In business, it is a common habit by some merchants and traders that they swear to sell their goods. In this way, they demonstrate that their goods are more qualitative than others' goods. This type of practice is not fair for Muslim traders and Muslim merchants.

The traders often take recourse to swear to emphasize that their items are of good quality. They claim qualities in the merchandise which do not exist. They try to persuade the buyers to purchase their commodity by invoking Allah's name. Swearing in business for such purposes is forbidden in Islam, be it false or true. False swearing is an act of sin punishable by hellfire (Azmi, 2013). If the trade is done by fair means, this is encouraged just like the worship of Allah but if the trade is done by wrongdoings and only for the earning of profit without considering halal and haram matters, this type of trade is discouraged by Islamic teachings.

There is no ethical code to tell one which way of earning a profit is proper and beneficial for the individual and for the society, and which way of earning a profit is detrimental for society. The result is all kinds of unethical behavior, injustice and oppression are discouraged by Islamic teachings (Qasmi & Usmani, 2009). Anyhow, fair dealings must be adopted, this type of business will be promoted in this world and this type of trade is also rewarded in the life hereafter. Therefore, the rate of the prophet is not fixed or mentioned in Islamic teachings except just profit is used that may differ in every period of life.

In its broader sense, it may rightly be said that courtesy and courteous demeanor and toleration to the customers and clients fall within the category of the goodwill. A sense of lofty superiority complex and arrogant attitude even in the life of a layman in his daily transactions increases his reputation. (Khan, 2008). Therefore, in normal conditions, when someone likes lofty behavior than in Business matters, how we can ignore this. This clearly notifies that Muslim trader can be impressive if he adopts all guided traits. As concerned with the material things, these may be of different types based on its transfer or shifting.

2.2. Classification of Mal

Property has been classified in different ways as movable and immovable: By immovable (ghayr manqul) is primarily meant land and along with it all permanent fixtures such as buildings and shops etc. By movable (Manqul), it may be moved from one place to another place. Movable property is classified as follows.

Makeelat is such things that are ordinarily sold by measurement of capacity. In these, all things that are measured by specific tools or meters.

Mawzunat is such things that are sold by weight. In these, all that are weighed are included.

Madhrubat is such things that are estimated by linear measurement.

Addadiyyat or things which are estimated by counting (Mansori, 2005). Addadiyyat is sold by counting such as bananas that are sold as dozen. While in some cities of Pakistan, oranges are sold by counting and their rate is set by dozen. While in some cities, it is sold by weighing. As concerned liquid things, these are sold by measured with a specific tool.

Islam confirms the basic principle that it is the market forces of supply and demand that regulate commercial transactions. Islam, however, rejects the distinct philosophy of capitalism to leave market forces free to work on their own. According to the Islamic point of view, a man should not be left fully free. So, as to curtail the freedom of his fellow human beings and establish a monopoly in the market, Islam has imposed certain restrictions which limit this freedom, these restrictions can be divided into three groups: Religious restrictions, Moral restrictions, Legal restrictions (Qasmi & Usmani, 2009). Prohibited (haram) things are the restrictions of religion to avoid these declared things. While moral restrictions that are restricted by moral etiquettes i.e. lowering eyes from women while legal restrictions are such rules and regulations that are imposed by concerned ruling authorities i.e. to follow the copyright Act or consumer rights Act otherwise concerned person will be punished by law.

2.3. Prohibition of gambling & all kinds of games of chance (Maysir)

This is another principle governing all transactions and contracts executed in Muslim society. The Quranic word "Maysir" (derived from 'Yusr' meaning 'ease' literally means to get something too easily or to get a profit without working for it. (Khan, 2008). In practically, it is a common way that the things which are attained to men easily; they consume it lavishly because of its easiness. Therefore, it is a common proverb that 'easy come, easy go', this means that when a person does struggle to earn a livelihood, that livelihood will not be spent lavishly.

The basic thing to make Halal and Haram for the human body and for religion Islam is to be harmful. Therefore, Allah has made laws for halal & haram, pure and impure which gives surety for the security of human health and for the principles of religion Islam (Rahim, 2016). This is a historical fact that there are many things that have been proved by scientific research in the present era that was thought strange in the past by some

non-Muslims. As the hikmah (wisdom) behind declaring dead fish as halal out of water if it dies outside water and the hikmah (wisdom) of slaughtering animal has been proved that in this way all facade (dirty and harmful) things hemorrhage (flow out) from the body with blood while in fish all mufasids turned to gills, this is why it has declared permitted without slaughtering when it dies outside the water.

The most harmful and destructive thing for the human body is the use of intoxicants goods. After a long time sleeping, bad and useless playing disturbs the powers of the human body. If people adopt the etiquette and commandments of Islam in eating, drinking, awakening and sleeping and avoid from wine, gambling, fornication and avoid from sexual tastes then surely society can protect the health of its inhabitants and money of many millions can be saved (Al-Qardawi, 2011). Those people use intoxicants; they prefer mundane benefits over eternal benefits. Therefore, the hikmah (wisdom) behind the declaration of Alcohol and intoxicants is stated that in these intoxicants, the loss is greater than its benefits. Therefore, wiser will always eschew from the intoxicants.

That man who drinks wine ignoring millions of blessing of God and drinks naturally bad wine. And he includes all his body with the taste of wine, he is cursed. Therefore, he should be lashed on his body because he crossed the divine law (Daryabadi, 1997). This notifies that obedience to God is useful for man and it is liked by everyone. And ignoring Allah's commandment means disobedient and disobedient are hatred in this world and in the hereafter, they will be sentenced for their wrong acts. Obedience creates spiritual development among its creatures; therefore, these actions of obedience are liked in all societies of life.

2.4. Eating habits

It is a cautionary note to believers that they must always take care of their stomachs and refrain from foods or practices that might pollute the stomach with different kinds of diseases. To protect the stomach from overwork and undue external pressure, he (Holy Prophet P.B.U.H.) advised his followers always to stop eating before their stomach was completely full (Rahman, 1981). In the present situation of obesity is due to overeating. In obesity, there are many other dangerous things that are creating problems for performing other services due to lack of activeness (agility).

With excess use of eating, human health disturbs, therefore, for the security of health, it is commanded to followers of Islam in hadith that they must not eat with full of their belly. Religion Islam commanded his followers to use the eatables with care and commanded us not to waste eatables. So, it can be utilized for the maximum benefit for the people with saving from wastage of climate resources (Rahim, 2016). In the

hadith teachings, it is narrated that once a famous medical expert in Greece came to Medina, he remained there for nearly one month but during this period, no sick person came to him for taking medicine. He asked before Medina that what reason of their healthiness is. It was informed that they do not do overeating and they do not eat till they are hungry.

It is a fact that who disturbs the climate; he provides loss and creates disturbance in this world. In the hereafter, that person will be deserved for punishments (Rahim, 2016). If mankind imagines the whole world in a positive way, then peaceful conditions can create a better atmosphere for living as well as for business and for the worship of Allah also. And for these types of persons, Allah stated that those will remember me, I will also remember them. But unfortunately, most Muslims also forget Allah in the matters of their business and for increasing their profit, they use all types of measures without considering whether these are prohibited or permitted. The behavior of such a Muslim trader is a question mark for other persons about their beliefs.

In eating habits, great importance is given to the remembrance of God, who bestowed all His Bounties upon mankind. The believers must begin and end eating with the praise of God. Ans reported God's messenger as saying, "God Most High is pleased when a man eats something and praises Him for it or drinks something and praises Him for it" (Rahman, 1981). This means that man should be thankful to Allah on his blessings because Allah has commanded that if persons will be thankful for his blessings then He will give more to thankful persons. But unfortunately, most of the persons' behavior is against the required one. In actual, an attitude of true Muslim remains as he becomes humbler after attaining bounties rather doing arrogance because he behaves like the branch of a fruitful tree that bows more as fruit ripe.

3. Concluding Remarks:

In nutshell, it may be stated that for the survival of life, material resources are necessary, and no sensible person can deny the importance of material resources. Anyhow, In Islam, its teachings do not ignore material development. But these are a combination of material as well as spiritual resources because if someone is doing trade under Islamic norms, this means the person is earning material benefits as well as earning spiritual virtues. And for this, the person will be rewarded in the hereafter for his good deeds. Therefore, fear of God and a sense of answerability before God are such senses that keep the person on the straight path of Islamic teachings. Anyhow, in mundane life, those persons who spend their time in earning wealth without considering the permitted and prohibited ways, in actual these are ignoring the Islamic norms and preferring worldly benefits on the benefits of hereafter. In short, it may be stated that wealth and material resources must be collected with

performing spiritual worships and other deeds of kindness. Besides this, in earning wealth and spending wealth, prohibited and permitted way must be considered.

Corresponding Author:

Tariq Mahmood Khan, Ph.D. Scholar
Department of Islamic Studies, Bahauddin Zakariya University, Multan, Pakistan
E-mail: tmniazi2002@gmail.com

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